

ATTACHMENT 2

DECLARATION UNDER 37 CFR 1.132

09/518,837



DECLARATION

Sir:

I, Bret Schaffer, do hereby declare as follows:

1. I am a Senior Vice President at Mavent, Inc. and am familiar with the content and claims of the Mavent patent application number 09/518,837, as well as our products and customers.
2. That the claims of the Mavent patent application number 09/518,837, and particularly the independent claims, as amended, fairly reflect the core technology used in our regulatory compliance products. These products provide automated computer-based regulatory compliance reviews for producing a compliance audit result and rely on receiving data from one or more loan files and populating a selected set of computer-implemented compliance rules with the data contained in the loan files. The compliance rules are mathematically based and represent governmental regulatory requirements placed on entities involved in the primary and secondary mortgage markets. By executing the compliance rules in a computer system, a compliance review result may be obtained that reflects compliance with rules and regulations promulgated by governmental regulatory agencies. A complete compliance audit review may be typically completed in less than ten seconds for each loan file using Mavent's automated compliance auditing products.

3. That Mavent, Inc. has been very successful in the commercial marketplace with its products that rely on the core technology described above. One indicia of Mavent's commercial success is shown in Exhibit A, where in the July 2007 edition of *Business Wire*, it was revealed that Mavent has been named by the editors of *Mortgage Technology Magazine* as one of the top 50 technology providers to the mortgage industry, based on providing automated regulatory compliance solutions to the mortgage industry's largest originators and investors. This is the fourth consecutive year that Mavent has been named in the publication's annual listing of top technology companies based on "customer satisfaction, functionality, market share and viable revenue model." While the news release reveals that the company's client roster now includes three of the top five mortgage originators, as a result of a more recent agreement, that roster now includes four of the top five mortgage originators. While confidentiality agreements with some clients prevent Mavent from identifying these clients, the top mortgage originators and top sub-prime originators are listed in Exhibit B. It was also disclosed in Exhibit A that Mavent's client list includes some of the most prominent institutions in the industry, including Fannie Mae, Citimortgage, National City Mortgage Corp., First Franklin (a subsidiary of Merrill Lynch Bank and Trust Co., FSB.), GreenPoint Mortgage (a subsidiary of Capital One Financial Corp.), Credit Suisse, Ocwen Financial Corp., AmTrust Bank and HomeLoanCenter (a division of Lending Tree).

4. That Exhibit B shows a first quarter 2007 Quarterly Data Report from National Mortgage News. Included in Exhibit B is a listing of the top 100 residential mortgage originators and the top 25 sub-prime loan originators. The top four residential mortgage originators use Mavent's automated loan compliance products. Other Mavent clients are also on these lists,

including the ones listed in Exhibit A.

5. That as a further measure of Mavent's commercial success with its automated compliance audit system, Exhibit C shows an article in the March 20 edition of *National Mortgage News* announcing that Fannie Mae has been using Mavent's Expert system internally to check for truth in lending, high cost and points and fees compliance for some time.

6. That as another example of commercial success of Mavent's Expert compliance auditing system, Exhibit D shows an article entitled "Automating the Law" in *Mortgage Technology* magazine that describes the Mavent regulatory compliance Expert system. National City Mortgage Corp., of Cleveland Ohio went to Mavent when they realized that they were not able to keep up with the ever-changing compliance environment on its own. They are now able to check close to 100% of their loans through the Mavent system. Another client using Mavent's automated compliance audit system is GreenPoint Mortgage of Novato, California. They can quantify the staffing resources they do not have to employ because they do not have to use those staffing resources for this purpose, but they cannot quantify how many errors the Mavent compliance system has allowed them to avert.

7. That as further evidence of the commercial success of Mavent's automated compliance system, Exhibit E contains four separate press releases describing the uses of Mavent's automated compliance review system by Miami-based Yale Mortgage Corporation, Imperial Lending LLC of Castle Rock, Colorado, Gallagher Financial Systems of Brentwood, Tennessee, and Union Street Mortgage Company of Dallas, Texas. In the March 2007 release concerning Yale Mortgage Corporation, it was noted that the Mavent Expert System has conducted more than 18 million compliance reviews to date for some of the industry's largest

originators and purchasers.

8. That all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made herein with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, § 1001 in the United States Code, and that any such willful false statements may jeopardize the validity of the application or patent issuing therefrom.

Date: 8/7/07

Signed: 

Bret Schaffer

EXHIBIT A

Mavent Named to *Mortgage Technology* Magazine's Top 50 Mortgage Technology Providers

IRVINE, Calif.--(BUSINESS WIRE)--Mavent Inc., a provider of automated regulatory compliance solutions to the mortgage industry's largest originators and investors, has been named one of the top 50 technology providers in the mortgage industry by the editors of *Mortgage Technology* magazine.

2007 marks the fourth year in a row that Mavent has been included in the publication's annual listing of top technology companies, based on "customer satisfaction, functionality, market share and viable revenue model." The list of "true leaders in the technology space" reflects an unbiased representation of companies that satisfy these requirements as well as prove that their services provide functional value to mortgage lenders.

"*Mortgage Technology* magazine's mission is to explore return on automation. In the current competitive market, investing in smart technology to both streamline the process and become more efficient is critical to any lender's staying power going forward," said Anthony Garritano, incoming editor of *Mortgage Technology*.

"Further complicating things is an ever-changing, increasingly complicated regulatory environment. In order to perform a real service for lenders looking for more than a technology vendor, who are more specifically in the market for a technology partner, we publish a list of what we view as the top 50 technology providers. In publishing this list it is our intent to be an unbiased third party that lenders can turn to when evaluating technology vendors. Vendor selection is a difficult process that we at *Mortgage Technology* magazine hope we can make a bit simpler by publishing this list of what we consider the best and brightest players in the market today."

Mavent has continued to grow its market share since it was included in *Mortgage Technology's* 2006 listing. The company's client roster now includes Fannie Mae and three of the top five mortgage originators. Also, Mavent has successfully expanded the availability of its platform to include mid and small-tier originators and purchasers.

"Mavent is honored to be named as a top mortgage technology provider for the fourth year running," said Louis Pizante, CEO of Mavent. "To once again be recognized by *Mortgage Technology* is a continued validation of Mavent's role as market leader."

About Mavent Inc.

Mavent Inc. is a leading provider of automated regulatory compliance solutions to the mortgage industry's largest originators and investors, as well as medium and small-size institutions. The company is the developer of the patent-pending Mavent Expert System, a comprehensive automated solution that submits loan data for reviews against nearly 300 legislative acts, roughly 200 license types, and the rules and regulations of over 60 regulatory authorities. The Mavent system can be accessed through the front end, Web-based Mavent Compliance Console (MC²) or fully integrated through an organization's loan origination system (LOS). Mavent's legal reviews are jointly developed and supported by Mavent's in-house Legal Team and its network of nationally recognized consumer credit law firms – which includes Hudson Cook, Buckley Kolar and Pierce Atwood.

Mavent's clients include some of the most prominent institutions in the industry, including Fannie Mae, Citimortgage, National City Mortgage Corp., First Franklin (a subsidiary of Merrill Lynch Bank & Trust Co., FSB.), GreenPoint Mortgage (a subsidiary of Capital One Financial Corp.), Credit Suisse, Ocwen Financial

Corp., AmTrust Bank and HomeLoanCenter (a division of LendingTree). For more information on Mavent, visit the company Web site at <http://www.mavent.com/>.

Contacts


For Mavent Inc.

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EXHIBIT B

National Mortgage News
Quarterly Data Report
Q1 2007

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PLEASE READ THIS LICENSING AGREEMENT

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Top Residential Originators in Q1 07

(dollars in millions)

Rank	Organization Name	Location	Origination Volume		% Change	Market Share	Mkt Shr % pt. +/-
			Q1 07	Q1 06			
1	Countrywide Financial Corp.	Calabasas, CA	\$114,964	\$103,418	11%	15.31%	+1.24%
2	Wells Fargo Home Mortgage	San Francisco, CA	\$67,860	\$90,550	-25%	9.04%	-3.28%
3	CitiMortgage, Inc.	O'Fallon, MO	\$54,513	\$35,790	52%	7.26%	+2.39%
4	Chase Home Finance	Iselin, NJ	\$47,207	\$40,617	16%	6.29%	+0.76%
5	Bank of America	Charlotte, NC	\$43,084	\$35,705	21%	5.74%	+0.88%
6	Washington Mutual	Seattle, WA	\$40,420	\$51,989	-22%	5.38%	-1.69%
7	Wachovia	Charlotte, NC	\$26,455	\$29,436	-10%	3.52%	-0.48%
8	IndyMac Bancorp, Inc.	Pasadena, CA	\$25,569	\$19,977	28%	3.40%	+0.69%
9	Residential Capital, LLC (GMAC) (1)	Minneapolis, MN	\$22,858	\$21,871	5%	3.04%	+0.07%
10	American Home Mtg. Investment	Melville, NY	\$16,745	\$13,173	27%	2.23%	+0.44%
11	EMC Mortgage (2)	Lewisville, TX	\$16,414	\$18,137	-9%	2.19%	-0.28%
12	SunTrust Mortgage, Inc.	Richmond, VA	\$15,095	\$11,781	28%	2.01%	+0.41%
13	National City Mortgage	Miamisburg, OH	\$11,833	\$9,878	20%	1.58%	+0.23%
14	PHH Mortgage (E) (3)	Mt. Laurel, NJ	\$7,900	\$9,500	-17%	1.05%	-0.24%
15	First Magnus Financial Corp.	Tucson, AZ	\$7,826	\$6,607	18%	1.04%	+0.14%
16	Taylor, Bean & Whitaker	Ocala, FL	\$7,534	\$5,260	43%	1.00%	+0.29%
17	Morgan Stanley/Saxon Mortgage	Glen Allen, VA	\$7,205	\$5,900	22%	0.96%	+0.16%
18	First Horizon Home Loans	Irving, TX	\$7,047	\$8,027	-12%	0.94%	-0.15%
19	Aurora Loan Services, Inc. (E) (AA) (4)	Aurora, CO	\$7,000	\$10,063	-30%	0.93%	-0.44%
20	GreenPoint Mortgage Funding	Novato, CA	\$6,387	\$7,768	-18%	0.85%	-0.21%
21	Ohio Savings/Amtrust Bank	Cleveland, OH	\$6,358	\$5,437	17%	0.85%	+0.11%
22	MortgageIT (5)	New York, NY	\$6,035	\$7,195	-16%	0.80%	-0.18%
23	Quicken Loans, Inc.	Livonia, MI	\$5,785	\$3,348	73%	0.77%	+0.31%
24	Flagstar Bank, FSB	Troy, MI	\$5,295	\$4,224	25%	0.71%	+0.13%
25	U.S. Bank Home Mortgage	Bloomington, MN	\$5,077	\$4,595	10%	0.68%	+0.05%
26	CTX Mortgage (HB)	Dallas, TX	\$3,690	\$3,990	-8%	0.49%	-0.05%
27	HSBC Mortgage Corp. USA	Depew, NY	\$3,387	\$2,997	13%	0.45%	+0.04%
28	Branch Banking & Trust Co.	Wilson, NC	\$3,357	\$3,852	-13%	0.45%	-0.08%
29	Fifth Third Mortgage	Cincinnati, OH	\$2,767	\$2,203	26%	0.37%	+0.07%
30	Franklin American Mortgage	Franklin, TN	\$2,416	\$1,456	66%	0.32%	+0.12%
31	ING Bank, FSB	Wilmington, DE	\$2,357	\$731	222%	0.31%	+0.21%
32	Credit Suisse	New York, NY	\$2,293	\$3,316	-31%	0.31%	-0.15%
33	Impac Funding Corporation (AA)	Irvine, CA	\$2,249	\$2,104	7%	0.30%	+0.01%
34	Sierra Pacific Mortgage	Folsom, CA	\$2,235	\$1,794	25%	0.30%	+0.05%
35	E*Trade (E)	Arlington, VA	\$1,875	\$2,000	-6%	0.25%	-0.02%
36	M & T Mortgage	Buffalo, NY	\$1,740	\$1,971	-12%	0.23%	-0.04%
37	Regions Mortgage Inc.	Montgomery, AL	\$1,738	\$1,314	32%	0.23%	+0.05%
38	Thornburg Mortgage, Inc.	Sante Fe, NM	\$1,725	\$1,442	20%	0.23%	+0.03%
39	1st National Bank of Arizona	Tempe, AZ	\$1,667	\$1,677	-1%	0.22%	-0.01%
40	Hudson City Savings Bank	Paramus, NJ	\$1,663	\$1,350	25%	0.22%	+0.04%
41	Universal American Mortgage	Clearwater, FL	\$1,595	\$1,474	8%	0.21%	+0.01%
42	B.F. Saul Mtg./Chevy Chase Bank	Bethesda, MD	\$1,575	\$1,682	-6%	0.21%	-0.02%
43	DHI Mortgage (HB)	Austin, TX	\$1,496	\$1,879	-20%	0.20%	-0.06%
44	Merrill Lynch Credit Corp. (E)	Jacksonville, FL	\$1,250	\$2,500	-50%	0.17%	-0.17%
45	Downey Savings & Loan Assn.	Newport Beach, CA	\$1,236	\$2,707	-54%	0.16%	-0.20%
46	SCME Mortgage Bankers, Inc.	San Diego, CA	\$1,214	\$1,174	3%	0.16%	+0.00%
47	Netbank	Columbia, SC	\$1,161	\$2,815	-59%	0.15%	-0.23%
48	Falte Mortgage (HB)	Englewood, CO	\$1,143	\$1,744	-34%	0.15%	-0.09%
49	Provident Funding Associates (E)	Burlingame, CA	\$1,100	\$2,450	-55%	0.15%	-0.19%
50	Luminent Mortgage Corp. (E)	San Francisco, CA	\$1,100	\$1,657	-33%	0.15%	-0.08%
51	Bank United	Gables, FL	\$1,100	\$1,000	10%	0.15%	+0.01%
52	HomeBanc Mortgage Corporation	Atlanta, GA	\$1,069	\$1,235	-13%	0.14%	-0.03%
53	Huntington Mortgage	Columbus, OH	\$1,019	\$873	17%	0.14%	+0.02%
54	Sovereign Bank, FSB (E)	Rosemont, PA	\$1,000	\$1,347	-26%	0.13%	-0.05%
55	PNC Consumer Services (E)	Pittsburgh, PA	\$980	\$900	9%	0.13%	+0.01%
56	Navy FCU	Merrifield, VA	\$939	\$1,109	-15%	0.13%	-0.03%
57	Astoria FS & LA	Lake Success, NY	\$849	\$650	31%	0.11%	+0.02%

Top Residential Originators in Q1 07

(dollars in millions)

Rank	Organization Name	Location	Origination Volume		% Change	Market Share	Mkt Shr % pt. +/-
			Q1 07	Q1 06			
58	Banco Popular/E-Loan	Pleasanton, CA	\$808	\$741	9%	0.11%	+0.01%
59	EverBank/EverHome Mortgage (E)	Jacksonville, FL	\$800	\$1,527	-48%	0.11%	-0.10%
60	CMG Mortgage (E)	San Ramon, CA	\$800	\$1,000	-20%	0.11%	-0.03%
61	Fieldstone Mortgage (6)	Columbia, MD	\$797	\$1,139	-30%	0.11%	-0.05%
62	Ace Mortgage Funding, Inc. (7)	Indianapolis, IN	\$779	\$698	12%	0.10%	+0.01%
63	Metrocities Mortgage (E)	Sherman Oaks, CA	\$755	\$1,400	-46%	0.10%	-0.09%
64	First Savings Mortgage Corp.	Vienna, VA	\$739	\$615	20%	0.10%	+0.01%
65	NVR Mortgage Finance, Inc. (HB)	Pittsburgh, PA	\$715	\$737	-3%	0.10%	-0.01%
66	Paul Financial	San Rafael, CA	\$596	\$374	59%	0.08%	+0.03%
67	Carteret Mortgage Corp.	Centerville, VA	\$566	\$616	-8%	0.08%	-0.01%
68	Ryland Mortgage Company (HB)	Columbia, MD	\$504	\$764	-34%	0.07%	-0.04%
69	Colonial Savings, P.A.	Fort Worth, TX	\$493	\$555	-11%	0.07%	-0.01%
70	First Republic Bank	San Francisco, CA	\$487	\$518	-6%	0.06%	-0.01%
71	Cherry Creek Mortgage	Greenwood Village, CO	\$459	\$307	50%	0.06%	+0.02%
72	Mortgage Investors Group, LP	Knoxville, TN	\$443	\$412	8%	0.06%	+0.00%
73	Opteum Financial Services (E) (8)	Paramus, NJ	\$400	\$1,290	-69%	0.05%	-0.12%
74	Associated Mortgage Co. Inc.	Depere, WI	\$338	\$275	23%	0.05%	+0.01%
75	Washington Federal Savings	Seattle, WA	\$303	\$278	9%	0.04%	+0.00%
76	Third Federal Savings & Loan (E)	Cleveland, OH	\$300	\$580	-48%	0.04%	-0.04%
77	M & I Mortgage	Cedarburg, WI	\$300	\$1,100	-73%	0.04%	-0.11%
78	Nationwide Advantage Mortgage (E)	West Des Moines, IA	\$300	na	na	0.04%	na
79	State Employees CU	Raleigh, NC	\$290	\$378	-23%	0.04%	-0.01%
80	Peri Mortgage	Chicago, IL	\$285	\$163	74%	0.04%	+0.02%
81	Freedom Mortgage Corp. (E)	Fishers, IN	\$270	na	na	0.04%	na
82	Ocean First Financial	Toms River, NJ	\$267	\$237	13%	0.04%	+0.00%
83	Corinthian Mortgage Corp. (E)	Mission, KS	\$250	na	na	0.03%	na
84	Charter One Bank	Cleveland, OH	\$246	\$1,003	-75%	0.03%	-0.10%
85	RMC Vanguard Mortgage	Houston, TX	\$219	\$144	52%	0.03%	+0.01%
86	BOK Mortgage	Tulsa, OK	\$215	\$168	28%	0.03%	+0.01%
87	Bank Atlantic	Fort Lauderdale, FL	\$190	na	na	0.03%	na
88	Synovus Mortgage Corp. (E)	Birmingham, AL	\$184	\$220	-16%	0.02%	-0.01%
89	American Internet Mortgage	San Diego, CA	\$169	\$100	69%	0.02%	+0.01%
90	Capitol FS & LA	Topeka, KS	\$162	\$185	-12%	0.02%	-0.00%
91	Carolina First Mtg. Corp.	Greenville, SC	\$151	\$189	-20%	0.02%	-0.01%
92	Amerifund Lending Group	West Lake Village, CA	\$142	\$118	20%	0.02%	+0.00%
93	Nara Bancorp	Los Angeles, CA	\$139	\$182	-24%	0.02%	-0.01%
94	Franklin Bank Corp.	Houston, TX	\$136	na	na	0.02%	na
95	Comerica Bank - Mortgage Dept.	Auburn Hills, MI	\$135	\$121	12%	0.02%	+0.00%
96	Alaska USA FCU (E)	Anchorage, AK	\$110	\$101	9%	0.01%	+0.00%
97	Desert School FCU	Phoenix, AZ	\$92	\$93	-1%	0.01%	-0.00%
98	Doral Financial Corp.	San Juan, PR	\$82	\$859	-90%	0.01%	-0.11%
99	Bank of Hawaii	Honolulu, HI	\$80	\$190	-58%	0.01%	-0.02%
100	Midland Mortgage	Oklahoma City, OK	\$69	\$84	-18%	0.01%	-0.00%
Total of Top 100:			\$653,014	\$639,058	2%	83.44%	1.53%

Notes: Results may be incomplete because some firms would not disclose their production. Subprime specialists excluded from this ranking but many lenders listed here include subprime -- and other non-conforming loan types -- in with their totals. Market share cut based on estimated first quarter production of \$750.95 billion. (1) ResCap/GMAC's volume includes that of GMAC, Residential, GMAC-RFC and Homecomings. Starting with the first quarter of 2007 the entire ResCap empire will report as one. (2) EMC is owned by Bear Stearns and is mostly a correspondent buyer of mortgages. (3) PHH is in the process of being sold to the Blackstone Group and would not disclose results. (4) ALS is owned by Lehman Bros. (5) MortgageIT is owned by Deutsche Bank. (6) Fieldstone is being sold to C-BASS. (7) Metrocities is in the process of being sold. (8) Opteum is selling its production network and will no longer fund loans. (E) Estimate. (AA) Lender is a subprime specialist. (HB) Owned by a home builder.

Subprime Originators Ranked by Number of Loans Originated in Q1 07

Rank	Organization Name	Location	No. of Loans Orig		%	Market	Mkt Shr
			Q1 07	Q1 06	Change	Share	% pt. +/-
1	Wells Fargo Home Mortgage	San Francisco, CA	76,034	108,896	-30%	19.62%	+0.62%
2	HSBC Finance	Prospect Heights, IL	55,713	132,592	-58%	14.37%	-8.75%
3	Countrywide Financial Corp.	Calabasas, CA	43,667	59,226	-26%	11.27%	+0.94%
4	First Franklin Financial	San Jose, CA	37,265	38,116	-2%	9.61%	+2.97%
5	Option One Mortgage Corp.	Irvine, CA	26,474	39,640	-33%	6.83%	-0.08%
6	Chase Home Finance	Woodcliff Lake, NJ	19,915	18,257	9%	5.14%	+1.95%
7	EMC Mortgage	Irving, TX	18,676	13,881	35%	4.82%	+2.40%
8	NovaStar Mortgage, Inc.	Kansas City, MO	8,621	13,707	-37%	2.22%	-0.17%
9	Delta Funding Corp.	Woodbury, NY	7,098	5,974	19%	1.83%	+0.79%
10	CIT Group Consumer Finance (E)	Livingston, NJ	5,600	7,497	-25%	1.44%	+0.14%
11	Nationstar Mortgage/Centex	Dallas, TX	5,352	8,536	-37%	1.38%	-0.11%
12	Popular Financial Holdings/Equity One	Marlton, NJ	3,730	6,090	-39%	0.96%	-0.10%
13	Fieldstone Mortgage	Columbia, MD	3,589	6,889	-48%	0.93%	-0.28%
14	Morgan Stanley/Saxon Mortgage	Glen Allen, VA	3,527	3,858	-9%	0.91%	+0.24%
15	Residential Capital, LLC (GMAC)	Minneapolis, MN	2,626	4,282	-39%	0.68%	-0.07%
16	E-Loan (E)	Dublin, CA	1,375	4,228	-67%	0.35%	-0.38%
17	Ace Mortgage Funding, Inc.	Indianapolis, IN	1,305	1,197	9%	0.34%	+0.13%
18	LIME Financial Services	Lake Oswego, OR	1,244	2,484	-50%	0.32%	-0.11%
19	The Lending Connection	Costa Mesa, CA	549	622	-12%	0.14%	+0.03%
20	Liberty American Mortgage	Roseville, CA	337	774	-56%	0.09%	-0.05%
21	Amerifund Lending Group	West Lake Village, CA	121	158	-23%	0.03%	+0.00%
22	Mortgage Now Inc.	Brooklyn, OH	93	228	-59%	0.02%	-0.02%
23	Cimarron Mortgage	Jackson, MS	69	404	-83%	0.02%	-0.05%
24	Downey Savings & Loan Assn.	Newport Beach, CA	16	188	-91%	0.00%	-0.03%
25	American Home Mgt. Investment	Melville, NY	2	64	-97%	0.00%	-0.01%
Submitted Totals:			322,998	477,788	-32%	81.53%	0.25%

Notes: Several firms would not disclose number of loans originated. (E) Estimate.

EXHIBIT C

Fannie Strengthens Mavent Ties

BY ANTHONY GARRITANO

IRVINE, CA—Fannie Mae has been using Mavent's Expert system internally to check for truth in lending, high cost and points and fees compliance for some time. Now they are making that service available to their lender clients that might not otherwise be able to leverage Mavent's application through the Fannie Mae Service Provider Network.

"Now the same service that they use internally will be available on their service provider network that they make available to their lender customers," said Lou Pizante, senior vice president of sales at Mavent.

"There are other anti-fraud solutions on the network now that are also available to lenders. It works in such a way that lenders can integrate their loan origination system one time to the Fannie Mae portal and get access to Mavent and other third-party services on the Fannie Mae Service Provider Network.

"Specifically, loan data is sent through network to Mavent and we'll process it. The benefit is that if there are no exceptions the loan will seamlessly continue on the workflow chain uninterrupted. We will notify the lender and stop the loan if problems do exist. In the end, this is a seamless way to stop regulatory risk without burdening the lender internally."

Fannie Mae conducted very thorough due diligence on both the Mavent system and controls before deciding to use them internally



LOU PIZANTE, SVP of sales at Mavent, said the participation of Fannie Mae gives smaller lenders access to Mavent's application.

and roll them out to their lender clients. A lender accesses Mavent through this network, but would have a direct relationship with Mavent. The lender pays on a per-loan basis.

This move of course gives Mavent a degree of credibility in the market place now that they have been endorsed by Fannie Mae. "The Mavent Expert system is used by the largest institutions in the market," said Mr. Pizante. "By us participating in this network, midsize and smaller institutions that might not have had the access to our system now do."

What does a lender need to know when selecting an automated compliance vendor? "In selecting an automated compliance provider it is important that they have demonstrated their use in both the primary and secondary markets," answered Mr. Pizante. "Lenders should look for providers

that handle 100% of their production."

The Mavent Expert system is an automated system that collects and processes electronic loan data against the various rule libraries available in the Mavent product. Each rule library contains the instructions, criteria, analytical functions, consequent actions and results required for a specific category of compliance review.

Going forward, Mr. Pizante believes that the industry's entire view on automated compliance will change. "Highly accurate, highly efficient automated compliance systems ensure the loan's execution on the secondary market. The secondary market is moving aggressively to adopt these solutions, which is causing lenders to come on board because those noncompliant loans that wouldn't be detected are now detected and will be sent back to the lender to sit on their warehouse lines, which they can't afford in a competitive environment.

"Further out within the next year, regulatory compliance will be viewed differently," he said. "Profitability is all about measuring different types of risk and setting risk management profiles. Typically, regulatory compliance is viewed differently because it's rooted in laws. However, regulatory risk and requirements are complex.

"Now, there are strategies that lenders can take to decrease that risk as well," noted Mr. Pizante. "Institutions will rely on automated compliance to decrease risk the same way they do credit scores and AVMs."



Louis Pizante, Senior Vice President, Sales 949.474.4743

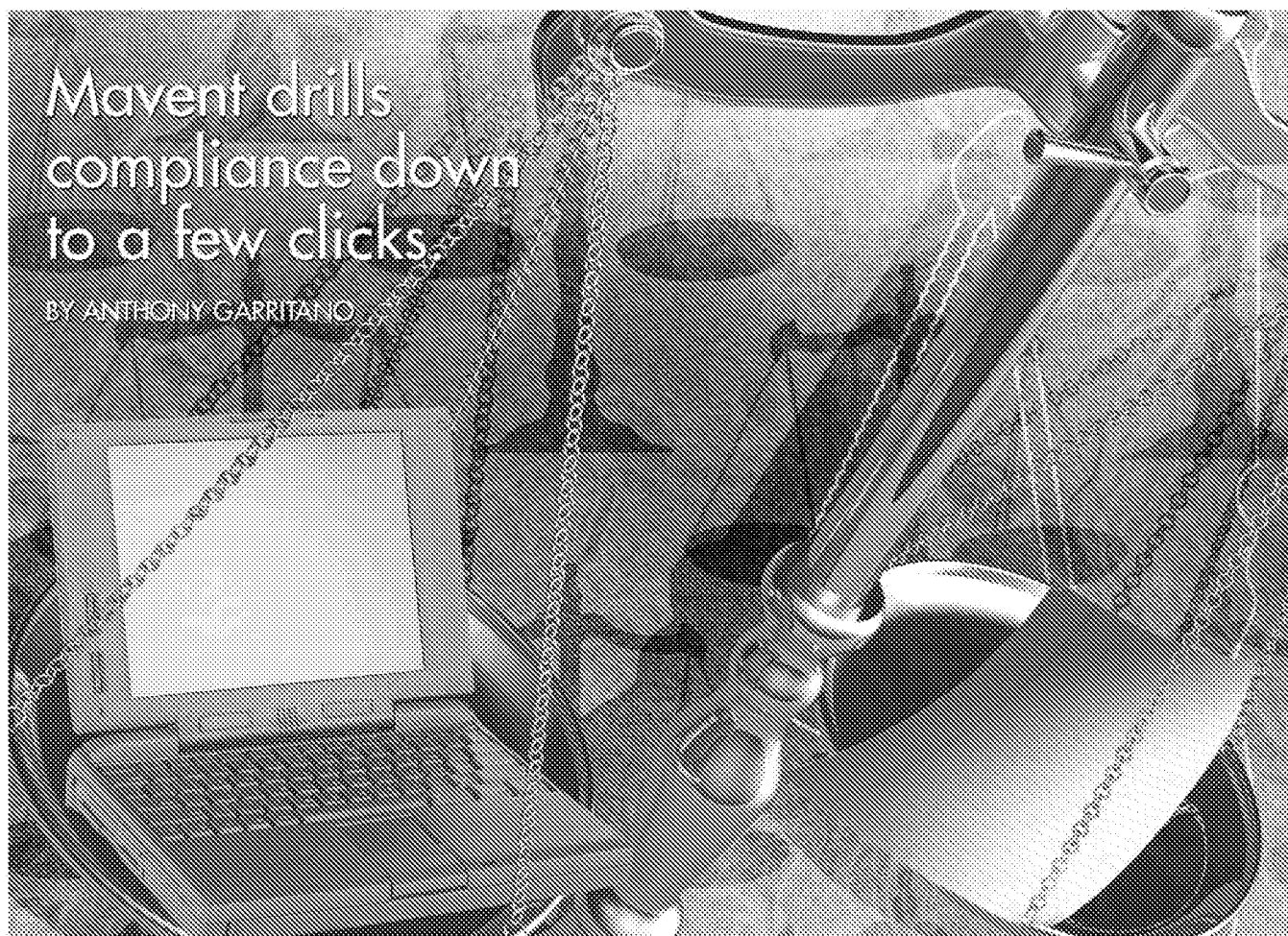
EXHIBIT D



Automating the LAW

Mavent drills compliance down to a few clicks.

BY ANTHONY GARRITANO



With an increasingly dense body of laws continuing to flood the mortgage industry defining predatory lending – among other things – on the state, federal and local level, how's a lender to keep up without staffing a team of

hundreds of lawyers with expertise that would sometimes have to go down as far as the county level? Well, one solution is to automate the process.

In February of 2000 Irvine, Calif.-based compliance vendor Mavent

first incorporated. Mavent's website was actually up back in 1998. The original concept was to create a solution that would allow loans to be originated in compliance with all local, state and federal laws.

Automating the LAW

In 1999 North Carolina passed the first high-cost statute when Mavent was working on the overlapping matrices of federal and state laws, and wasn't focused on high-cost at all.

"We started our system here in California and were confident that we had a good base to build a company from there," said Mavent CEO Timothy Green. Mavent employs 50 individuals, one out of four of them being mortgage attorneys.

Mavent's product integrates tightly with the client's loan origination system. The screens are private labeled so they even look identical to the LOS application.

"We actually do data extracts on the loan at different trigger

are cleaned up," he continued. "So, we integrate very tightly with the LOS. In addition, we have a Web product where clients can enter data to get a review, which is good for the smaller user."

Making the system even more complete, Mavent works with participating national legal players in addition to its own staff of legal professionals to allow for quick updates based on the latest legal changes. The Mavent team takes in all the outside data, determines if a change is needed to the system and converts it to update the system accordingly, using a patent-pending process. Ernst & Young also steps in to verify this

of regulatory risk David Fynn. "We started the implementation in 2004.

"Actually at the time we started talking to Mavent they were the only one with a working model up and running that you can talk to, allows you to talk to other financial institutions, and allows the user to write customized rules."

It was the addition of the enterprise rules functionality that propelled National City to choose Mavent for its compliance needs, according to National City Mortgage president Rick Smalldon. "Mavent gave us that added tool that the other systems didn't have. We could build our own hierarchy

Mavent can render a compliance decision in 1.4 seconds.

points in the origination cycle," Mr. Green noted. "The client decides if those triggers are status or workflow driven. Typically we pull data four times between origination and funding."

The system is an ASP that transports the data from the user's LOS to Mavent's site. Mavent runs the data against their databases and sends a result back to the user in the form of a screen pop up on the LOS.

"Simply, there's a notice that pops up to the user that might read in state X you can't charge over X dollars for a FedEx fee, for example," Mr. Green explained. "If there are no exceptions the user doesn't even know the pull has taken place."

"Most users require certain stops where the processor can't move forward until any items

process within Mavent to ensure its quality and to provide a second-check mechanism should a Mavent employee make a mistake.

All of this comes together to make it possible for Mavent to render a decision to a user with 1.4 seconds. During origination Mavent sees a loan on average six to 10 times.

For National City Mortgage Corp., Cleveland, the decision to go with Mavent came when the national lender realized it couldn't keep up with the ever-changing compliance environment on its own.

"We started talking with Mavent in 2003 as we began to realize that there was a complexity in the mortgage compliance sector and trying to keep up with it manually was a problem," said National City manager

of questions. Also, everything they had in place already was very easy to use."

Because the application is as customizable as the lender requires, implementation can stretch as long as the lender desires. "The first step in the implementation process was building how often a loan is run through the system and under what conditions," reported Mr. Fynn. "After that we started to build our enterprise rules. Those two initiatives are completed and we're putting loans through on a batch basis. Now however, we want to go further and take it out to the point-of-sale so the loan officer has that functionality from day one."

National City began realizing considerable return on investment right away. "The solution

allows us to catch everything on the backend," noted Mr. Smalldon. "The long-term benefit is that as loans go through the process and the compliance issues are caught, it will act as a self-sustained training tool because that feedback goes back to the loan processor to stop it from happening again because they'll understand that they're doing it wrong and change."

"Also, you don't have to spend money on an audit staff doing a random sampling of loans because now 100% of the loans have been audited through Mavent," he continued. "We're moving from doing a random sampling to 100% of our loans being checked automatically."

National City considers Mavent's offering a valuable tool that will allow it to be more competitive in the current myriad of legal issues surrounding the mortgage process. "I don't see the regulatory system easing up anytime soon," noted Mr. Fynn. "There isn't any relief in sight. If anything I think the state and federal regulations will become more complex."

"So, with Mavent we can have a degree of consistency across all our markets," he continued. "You can vary it where you need to be competitive, but you can also set up a consistent standard detailing how you handle compliance."

For GreenPoint Mortgage, Novato, Calif., going with Mavent actually gave them the opportunity to focus more on lending as they were in the middle of an acquisition when they decided to use Mavent to automate their compliance needs. In 1999 GreenPoint Bank acquired a

national bank. At that point GreenPoint Mortgage Funding was formed. GreenPoint itself was acquired in October of 2004 and operates as a wholly owned subsidiary of North Fork Bank Corp.

"GreenPoint actually bought a national bank, which brought with it a greater depth of compliance issues," said Becky Poisson, executive vice president of operations and technology at GreenPoint. "We now had additional state mandates to deal with aside from those in New York and those dictated on the federal level. The complexity of this situation combined with the resource constraints led to a very receptive audience when we started talking with Mavent."

"They allow us to really leverage all of our resources to comply with applicable laws," added Irene Gilbert, general counsel at GreenPoint. "By having an application that sits on top of the LOS from my standpoint in the legal department gives us confidence that we're in compliance with all laws."

As is the case with most of its larger clients, Mavent's solution is completely integrated into GreenPoint's LOS. At various times throughout the lifecycle of the loan there is a lender-specific routine that is run in the background that monitors compliance across the board. If a data error like fees coming in greater than what GreenPoint's internal policies allow for example, the solution will go so far as not to allow the funding of the loan until that GreenPoint criteria has been corrected.

"Since starting with Mavent we've gone through two implementations," noted Ms. Poisson.

"When we first implemented the software we were on another LOS. We did not roll it out in a big-bang approach. The Mavent people worked hand-in-hand with every person at every branch and did not leave that branch until they felt confident that everyone understood how the product worked and what to expect if a problem was found."

"When we decided to change our LOS Mavent was actually a partner in that transition from the time of the announcement until that new system was rolled out," she continued. "They've always been a direct partner in the rolling out and upgrades of their product."

For its part, GreenPoint is very happy with Mavent and its ability to continually update its system behind the scenes without much intervention from GreenPoint. "As far as we're concerned they're right on top of the market," added Ms. Gilbert. "As soon as a law is enacted the system is upgraded, we're advised and we work together to make sure the changes are there when they need to be."

"In terms of ROI, we can quantify the resources we don't have to employ because we don't have to use them any longer," noted Ms. Poisson. "In terms of staffing, we're saving by not needing people in house to do what they do for us. What we can't quantify is how many errors the system has allowed us to avert. That part is priceless to us, because risk mitigation is crucial."

"Senior management here always wants to focus on what we're best at, which is product

Automating the LAW

innovation, implementation, customer service to our retail, wholesale and correspondent channels," she continued. "So something like compliance – while we understand the importance of it – is certainly not the business that we want to be in. Our focus was to find a partner that specialized in compliance so that we can marry with them and they could do their business while we do ours."

Going forward, Mavent plans to continue to stay ahead of the curve and expand its product's functionality into the secondary market. "Today the mortgage industry is demanding error-proof products," noted Mr. Green at Mavent. "The mortgage loan is the largest transaction most people complete, which makes compliance so important. Leading companies in the industry recognize the importance of

compliance, which represents a shift from 10 years ago.

"We will continue to focus on the mortgage business," he concluded. "If you look on the secondary side there is a huge amount of data transfer challenges. Mavent will develop technology so it doesn't matter who the investor is, we'll be able to render a compliance review to let people know that they're buying a compliant loan." ■■



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EXHIBIT E



Yale Mortgage Launches Mavent's MC2 Compliance Review Platform

-Web-based portal provides quick, precise Section 32 guidance-

IRVINE, Calif., March, 2007 - Mavent Inc., a leading provider of automated compliance solutions to the financial services industry, announced that Yale Mortgage Company has implemented the Mavent Compliance Console (MC2), a Web-based portal that enables lenders, loan purchasers and other mortgage-related businesses to submit loan data seamlessly for comprehensive regulatory and business compliance reviews.

The principal customers of Miami-based Yale Mortgage Corp., which calls itself the "nation's largest hard equity lender," are subprime borrowers with considerable equity in their homes but who are unable to find traditional funding sources to satisfy their borrowings needs. Yale Mortgage refuses to fund mortgages known as Section 32, which fall under the strict guidance in Section 32 of Regulation Z of the Home Ownership and Equity Protection Act of 1994 (HOEPA) and establishes requirements for certain loans with high rates and/or high fees. Yale Mortgage and other equity lenders that refuse to fund Section 32 mortgages require strict compliance reviews made easy by Mavent's software, said Mike Riveron, chief operating officer for Yale Mortgage. "We want to comply with the federal regulation with every file, and Mavent has put us into a position to do that," he said.

Yale Mortgage selected MC2 because of Mavent's reputation and capability to streamline the compliance process. "It is very friendly in the set up process, very easy to use, and the graphics are good," explained Riveron. "Mavent has made it very simple for my staff to process a loan and save some time," said Riveron. MC2 permits Yale Mortgage to perform Section 32 due diligences quickly and precisely for each of the eight states in which Yale Mortgage is licensed. After every mortgage is assigned to a closer, and then referred to a title company, documents are prepared. At that point Yale enters information into the Mavent system, which gives them instant ratification - or disapproval - based on regulatory criteria. "We do all the compliance pre-closing," described Riveron, "When Mavent says we have a good file, we let the attorney of the closing agent know to go ahead because it has passed the compliance test."

Another positive outcome for Yale Mortgage is that because of MC2's open architecture, it interfaces easily with other third-party providers.

With MC2, mortgage professionals submit loan data on a manual, batch or combined basis to the Mavent Expert System, Mavent's flagship automated compliance solution, which collects and processes the electronic loan data against a comprehensive and precise legal rules repository. Clients can also integrate Mavent into their LOS for real-time processing of loan data.

"Yale Mortgage is a market leader with exceptional strategic insight and a demonstrated commitment to responsible lending," said Louis Pizante, CEO of Mavent. "Theirs is a perfect example of how to leverage the full business value and utility of Mavent's MC2."

MC2 offers several proprietary features and workflow methodologies that enable users with limited or no access to electronic loan data to input information easily and quickly for a swift and accurate review. MC2 also includes a powerful, flexible reporting tool that provides mortgage businesses with detailed information on both a loan level and aggregate pipeline or pool basis. Mavent's Transaction Reporting gives users the ability to quickly, easily access and format data into custom reports. The easy accessibility of MC2 allows mortgage businesses seeking the highest quality compliance determination to test the Mavent Expert System against their existing compliance solution. Users can be up and running on MC2 in a matter of hours.

About Mavent

Mavent Inc. is a leading provider of automated compliance solutions for the mortgage industry. Mavent, incorporated in 2000, is the developer of the Mavent Expert System and the Mavent Compliance Console (MC2). The Mavent Expert System is a comprehensive automated solution that submits loan data for reviews against nearly 300 legislative acts, 200 license types, and the rules and regulations of over 60 regulatory authorities. Mavent's review functions include aspects of the Truth In Lending Act; HOEPA, state and local high cost reviews; loan level lender and broker license reviews; state consumer credit laws relating to such terms as usury, fee restrictions, prepayment penalties, and late fees; certain requirements of the Home Mortgage Disclosure Act; the Office of Foreign Asset Control; and, investor program requirements, such as an accurate Fannie Mae points and fees threshold test. Mavent can also implement custom business rules for its clients. The Mavent Expert System is supported by a growing network of law firms (including such prominent firms as Hudson Cook) who approve each of the nearly 7,000 pages of rules documentation that supports the Mavent Expert System.

The Mavent Expert System has conducted more than 18 million compliance reviews to date for some of the industry's largest originators and purchasers, including Fannie Mae, National City Mortgage Corp., Ohio Savings Bank, First Franklin, Ocwen Financial Corp., Credit Suisse, GreenPoint Mortgage and HomeLoanCenter (a division of LendingTree). For more information on Mavent, contact Louis Pizante, chief operating officer at 949-474-4732 or visit the company Web site at www.mavent.com.

About Yale Mortgage

Founded in 1992, Miami-based Yale Mortgage Corp., the nation's largest hard equity lender, is licensed in eight states. The company's primary market is a subprime borrower who has significant equity in their homes but traditional financial institutions are not meeting their borrowings needs. The company has partnered with leading financial institutions as a seller servicer and has executed 25 micro-securitizations totaling more than \$400 million. For more information on Yale Mortgage, visit the company Web site at www.yalemortgage.com.

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Imperial Lending Simplifies Compliance Process with Mavent's MC2 Platform

-Platform enables easy, cost effective compliance reviews for special circumstance lender-

IRVINE, Calif., February, 2007 - Mavent Inc., a leading provider of automated compliance solutions to the financial services industry, announced that Castle Rock, Colo.-based Imperial Lending LLC is now utilizing the Mavent Compliance Console (MC2), a Web-based portal that enables lenders, loan purchasers and other mortgage-related businesses to submit loan data seamlessly for comprehensive regulatory and business compliance reviews.

Imperial Lending is a wholesale lender that closes approximately \$350 million in loans annually in 21 states. The company's primary product offering, The Special Circumstance Loan™ addresses issues such as sub-500 credit scores, bankruptcy avoidance and borrowers with a record of late mortgage payments or are in foreclosure.

Upon deciding to leave its previous compliance provider, the company selected the MC2 platform after several Wall Street firms "highly recommended Mavent," said Daryl Kruger, director of operations for Imperial Lending. "Mavent's low review costs and ability to implement the platform quickly also factored heavily in the decision."

Imperial Lending uses MC2 to submit loan data for compliance review with all federal, state and local lending regulations prior to funding. "We thoroughly enjoy the simplicity MC2 adds to our compliance review procedures," said Billie Jo Snyder, underwriting manager for Imperial Lending. "Mavent personnel are available whenever we have a question."

"Imperial Lending is expert at providing creative financing solutions to borrowers with unique and, often, time-sensitive needs," said Louis Pizante, CEO of Mavent. "For this reason, Imperial requires a compliance solution that is fast, precise and economical. Mavent was deployed in one day, conducts reviews in seconds, applies correct law based on Imperial's licensing authority and loan programs, and does so at a very low cost."

With MC2, mortgage professionals can submit loan data on a manual, batch or combined basis to the Mavent Expert System. Clients can also integrate Mavent into their LOS for real-time processing of loan data.

MC2 offers several proprietary features and workflow methodologies that enable users with limited or no access to electronic loan data to input information easily and quickly for a swift and accurate review. MC2 also includes a powerful, flexible reporting tool that provides mortgage businesses with detailed information on both a loan level and aggregate pipeline or pool basis. Mavent's Transaction Reporting gives users the ability to quickly, easily access and format data into custom reports. The easy accessibility of MC2 allows mortgage businesses seeking the highest quality compliance determination to test the Mavent Expert System against their existing compliance solution. Users can be up and running on MC2 in a matter of hours.

About Mavent

Mavent Inc. is a leading provider of automated compliance solutions for the mortgage industry. Mavent, incorporated in 2000, is the developer of the Mavent Expert System and the Mavent Compliance Console (MC2). The Mavent Expert System is a comprehensive automated solution that submits loan data for reviews against nearly 300 legislative acts, 200 license types, and the rules and regulations of over 60 regulatory authorities. Mavent's review functions include aspects of the Truth In Lending Act; HOEPA, state and local high cost reviews; loan level lender and broker license reviews; state consumer credit laws relating to such terms as usury, fee restrictions, prepayment penalties, and late fees; certain requirements of the Home Mortgage Disclosure Act; the Office of Foreign Asset Control; and, investor program requirements, such as an accurate Fannie Mae points and fees threshold test. Mavent can also implement custom business rules for its clients. The Mavent Expert System is supported by a growing network of law firms (including such prominent firms as Hudson Cook) who approve each of the nearly 7,000 pages of rules documentation that supports the Mavent Expert System.

The Mavent Expert System has conducted more than 18 million compliance reviews to date for some of the industry's largest originators and purchasers, including Fannie Mae, National City Mortgage Corp., Ohio Savings Bank, First Franklin, Ocwen Financial Corp., Credit Suisse, GreenPoint Mortgage and HomeLoanCenter (a division of LendingTree). For more information on Mavent, contact Louis Pizante, chief operating officer at 949-474-4732 or visit the company Web site at www.mavent.com.

About Imperial Lending LLC

Imperial Lending LLC, based in Castle Rock, Colo., closes approximately \$350 million of loans annually. The Company's goal is to become one of the leading "Special Circumstance" lenders in the country, bringing sophisticated, mortgage banking processes and compliance, such as Mavent, to the hard money segment. The company is dedicated to providing affordable mortgage loans for customers with various types of credit records. Their qualified staff members focus on making the whole mortgage loan process pleasant and enjoyable. For more information, go to www.imperiallending.com.

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Gallagher Financial Systems, Mavent Inc. Form Strategic Partnership

Enterprise loan origination system seamlessly integrates leading automated compliance vendor to provide mitigation of rapidly changing lending laws

BRENTWOOD, Tenn., Jan. 30, 2007 Gallagher Financial Systems, Inc. (GFS), a leader in enterprise loan origination system technology, and Mavent Inc., Irvine, Calif., a leading provider of automated compliance solutions for the financial services industry, have formed a strategic alliance to seamlessly integrate the Mavent Expert System with NetOxygen, Gallagher's leading service-oriented platform. The combined service provides NetOxygen customers with a real-time, interactive compliance solution that accelerates production while enhancing quality. Prior to funding, lenders can review every loan in their production pipeline for compliance with applicable federal, state and local lending laws, as well as custom institutionally-mandated compliance policies.

Unlike some combined services that rely on batch file imports or partial interfaces, Mavent's compliance reviews are fully integrated into the workflow processes of NetOxygen. Mavent collects and processes electronic loan data received through NetOxygen. In seconds, the data is run against the Mavent rules as defined by the clients' legally permissible options and returned through the NetOxygen interface for consistent application and accurate reviews.

If exceptions are found, stops can be put in place to prevent funding non-compliant loans until the user takes corrective action; if no exceptions are found, the end-user never needs to know the review has been processed. This seamless process results in highly customizable compliance services that support, complement and leverage the institution's internal compliance resources without burdening production. Any modifications required to make the loan compliant are made in NetOxygen so all data remains in one system of record.

GFS is one of the nation's largest residential loan origination system providers. Its NetOxygen system allows lenders to easily create a business rules knowledge base that provides automated calculations and auditing capabilities throughout the life of the loan. Each loan is monitored from the beginning so that the quality control process is in place from the moment the loan is created. Since NetOxygen is a fully Web-enabled origination system, users can then check status of their loans at any time or any place via the Internet. This allows for a near paperless production environment that is online, real time, and not dependent on "brick and mortar" locations.

Mavent has performed more than 15 million compliance reviews for many of the industry's leading financial institutions, including three of the top five originators and Fannie Mae. The most comprehensive and accurate solution available, the Mavent Expert System reviews loans for compliance against nearly 300 legislative acts, 200 license types, and the rules and regulations of over 60 regulatory authorities, and includes aspects of Truth-In-Lending Act (TILA), HOEPA, state and local high cost calculations, general state consumer credit laws, broker and lender licensing, an accurate Fannie Mae points and fees test, HMDA and OFAC.

"The combination of NetOxygen's powerful rules engine in conjunction with the Mavent Expert System provides the lender a comprehensive residential mortgage solution that mitigates a multitude of risks due to quality audits which are often left to manual processes today," said Chris Anderson, president of Gallagher Financial Systems. "This provides a win-win situation in all respects, especially for the lending community who now have the ability to control the quality of their product and increase franchise value."

"Gallagher's NetOxygen is driving the major productivity advance in a mortgage industry competing on the basis of speed, pull-through and increasingly global operations," said Louis Pizante, Mavent's CEO. "Our service centralizes and accelerates compliance risk management, reducing origination costs and repurchase risk. NetOxygen clients will easily translate this combined service into a competitive advantage while enhancing their reputations as responsible lenders."

About NetOxygen

NetOxygen's architecture allows lenders to improve efficiencies via dynamic workflow routing and rule-driven, streamlined business processes. NetOxygen was designed to handle all aspects of the lending process for all channels and loan types using a component-based, end-to-end system, which allows for enterprise-wide data access for improved customer service. Gallagher also provides an off-the-shelf solution that can then be tailored to meet technological and business challenges that arise in an ever-changing industry.

For more information, please visit www.netoxygen.com.

About Gallagher Financial Systems

Founded in 1985, Gallagher Financial Systems is one of the nation's largest residential loan origination systems providers. Headquartered in Coral Gables, Fla., with its national operations center in Brentwood, Tenn., GFS has more than 160 professionals located throughout the U.S. and abroad. GFS provides flexible, scalable, Web services-based loan origination and decisioning solutions for both the mortgage and consumer lending industries. Its product suite includes Gallagher NetOxygen, a Web-based Enterprise Lending Platform (for Internet-enabled technology needs), Enterprise Manager and NetOxygen Studio.

For more information about Gallagher or its products visit www.gogallagher.com.

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Union Street Mortgage Company Implements Mavent's MC2 Compliance Review Platform

-Web-based portal provides rapid, accurate quality control-

IRVINE, Calif., January 23, 2007 - Mavent Inc., a leading provider of automated compliance solutions to the financial services industry, announced the implementation of its flexible, user-friendly Mavent Compliance Console (MC2) by Dallas-based Union Street Mortgage Company, which offers creative financing for borrowers in nearly any credit situation. MC2, a Web-based portal, enables lenders, loan purchasers and other mortgage-related businesses to submit loan data seamlessly for comprehensive regulatory and business compliance reviews.

Union Street Mortgage is a non-prime lender licensed in 48 states. Therefore, keeping up with state regulations nationwide became increasingly demanding. "High-cost (lending) is getting more challenging. Every state is getting stricter on predatory lending laws and it is hard to keep track of all the new rules, regulations and idiosyncrasies," explained Patricia Fowler, vice president of branch operations at Union Street Mortgage.

Union Street selected Mavent over competing systems because of the flexibility and depth of legal review of MC2. "We were looking for a tool that could not only review loans for compliance with laws in all of the states in which we operated, but would also easily integrate with our existing quality control procedures and was easy for our staff to use," added Fowler.

"Union Street's business is about the speed and precision with which it matches loan programs to borrowers' needs," said Louis Pizante, CEO of Mavent. "MC2 was deployed in a day. The cost per loan is not much more than the price of a cappuccino."

With MC2, mortgage professionals submit loan data on a manual, batch or combined basis to the Mavent Expert System, Mavent's flagship automated compliance solution, which collects and processes the electronic loan data against a comprehensive set of high cost, licensing, and general state consumer credit law (such as state-specific fee limitations, usury ceilings and interest rate accrual restrictions). Clients can also integrate Mavent into their LOS for real-time processing of loan data.

MC2 offers several proprietary features and workflow methodologies that enable users with limited or no access to electronic loan data to input information easily and quickly for a swift and accurate review. MC2 also includes a powerful, flexible reporting tool that provides mortgage businesses with detailed information on both a loan level and aggregate pipeline or pool basis. Mavent's Transaction Reporting gives users the ability to quickly, easily access and format data into custom reports. The easy accessibility of MC2 allows mortgage businesses seeking the highest quality compliance determination to test the Mavent Expert System against their existing compliance solution. Users can be up and running on MC2 in a matter of hours.

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About Union Street Mortgage

Union Street Mortgage Company, a division of PrimeLending, lends in every state of the nation except New Jersey and Rhode Island. The company has the capability to fund a loan in-house or work with more than 150 loan investors and 200 major lenders on a correspondent and wholesale basis. Union Street Mortgage employs 30 individuals including 17 loan officers. For more information go to <http://www.primemortgages.com/>.

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